

abstract as exceeding 150 words, which is corrected below in the **IN THE ABSTRACT OF THE DISCLOSURE** section. In Para. 4 of Examiner Action, the Examiner objects to the inclusion of certain code in the disclosure (also called the description herein), which objection is corrected below in the **IN THE DESCRIPTION** section. In Paras. 5 and 6-8 of Examiner Action, the Examiner objects respectively to claims 5 and 7, which objections are rendered moot as said claims are cancelled below in the **IN THE CLAIMS** section.

In Paras. 9-34 of Examiner Action, the Examiner rejects claims 1-20 of the Application based on Palmer, et al, Pat. No. 5,905,865 as well as other references (Perkowski, et al, Pat. No. 5,950,173 and Bandera, et al, Pat. No. 6,332,127). Said claims are cancelled and replaced with claims 21-40 below in the **IN THE CLAIMS** section. Said claims 21-40 differentiate the invention claimed in the Application from said cited prior art and now warrant the issuance of a patent thereon. In the **Remarks** section below, Palmer, et al, Pat. No. 5,905,865 in particular is specifically differentiated and novel aspects of the invention claimed in the Application, as amended herein, overcoming said prior art reference are described.

Remarks

In Paras. 11, 12, 18, 28, 30, 31, 33 and 34 of Examiner Action, the Examiner references Palmer, et al, Pat. No. 5,905,865 at Col. 6 lines 20-29 as teaching “text identifying said at least one coupon related to said program” in the system, method and apparatus claimed in the Application. The only other Examiner Action references to teaching “text identifying said at least one coupon related to said program” (or a display device for displaying said text) are to 1) Palmer, et al, Pat. No. 5,905,865 A) Screen 48 and Col. 5 lines 9-11 in Paras. 11, 18, 27, 28 and 34 of Examiner Action, which reference simply does not teach displaying text for user-